

<b>Information to identify the case:</b>			
Debtor 1:	<b>Amy Lynn Wagner</b>		Social Security number or ITIN: xxx-xx-3790
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter: 13 8/18/23
Case number:	23-21763-CMB		Date case converted to chapter: 7 5/6/24

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Lynn Wagner	
2. All other names used in the last 8 years		
3. Address	110 Station Street Bulger, PA 15019	
4. Debtor's attorney Name and address	Charles Laputka Laputka Law Office LLC 1344 W Hamilton St Allentown, PA 18102	Contact phone 610-477-0155 Email: claputka@laputkalaw.com
5. Bankruptcy trustee Name and address	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Contact phone 412-341-4323 Email: pwilson@pjwlaw.net

For more information, see page 2 >

Debtor **Amy Lynn Wagner**

Case number **23-21763-CMB**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219  <b>June 26, 2024 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/6/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 26, 2024 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 785 519 6660, and Passcode 9708427555, call 1-412-286-0582</b>  For additional information, go to: <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 8/26/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 7/15/24</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 2/14/24</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>10. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Amy Lynn Wagner  
Debtor

Case No. 23-21763-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 06, 2024

User: auto  
Form ID: 309B

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2024:

Recip ID	Recipient Name and Address
db	+ Amy Lynn Wagner, 110 Station Street, Bulger, PA 15019-2020
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Ryan Starks, Brock & Scott PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
15629913	+ Alleghney Health Network, 117-11 Myrtle Avenue, Richmond Hill, NY 11418-1751
15629917	+ Cera Lippert, 2914 Linda Way, Steubenville, OH 43952-2455
15629920	Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507
15629922	+ Eugene Licker, Esquire, Ballard Spahr LLP, 1675 Broadway - 19th Floor, New York, NY 10019-7759
15629926	HVMG, PO box 536589, Pittsburgh, PA 15253-5907
15629932	Mifsud Law Office, 6305 Emerald Parkway, Anderson, IN 46016
15629934	+ Paul F. Millen, Esquire, 990 Stewart St - Ste 300, Garden City, NY 11530-9882
15629936	+ Reliance First Capital LLC, 201 Old Country Road - Ste 205, Melville, NY 11747-2731
15629944	+ Timothy Wagner, 110 Station St, Bulger, PA 15019-2020

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	May 06 2024 23:16:00	Charles Laputka, Laputka Law Office LLC, 1344 W Hamilton St, Allentown, PA 18102
tr	+ EDI: QPJWILSON.COM	May 07 2024 03:19:00	Pamela J. Wilson, 810 Vermont Avenue, Pittsburgh, PA 15234-1222
smg	EDI: PENNDEPTREV	May 07 2024 03:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 06 2024 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	May 06 2024 23:16:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	May 07 2024 03:19:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	May 06 2024 23:16:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15629912	+ Email/Text: amscbankruptcy@adt.com	May 06 2024 23:16:00	ADT Security Services, 3190 South Vaughn Way, Aurora, CO 80014-3541
15648208	+ EDI: BASSASSOC.COM	May 07 2024 03:19:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15629914	+ EDI: CITICORP		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 06, 2024

Form ID: 309B

Total Noticed: 56

		May 07 2024 03:19:00	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
15629916	+ EDI: CITICORP	May 07 2024 03:19:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15629915	+ EDI: CAPITALONE.COM	May 07 2024 03:18:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15632498	EDI: CAPITALONE.COM	May 07 2024 03:18:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15629918	+ EDI: CITICORP	May 07 2024 03:19:00	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
15636940	EDI: CITICORP	May 07 2024 03:19:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15629919	+ Email/Text: bankruptcy@clearviewfcu.org	May 06 2024 23:16:00	Clearview Federal CU, 8805 University Blvd, Coraopolis, PA 15108-4212
15629921	EDI: DISCOVER	May 07 2024 03:19:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15631325	EDI: DISCOVER	May 07 2024 03:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15629923	Email/Text: eblymiller@fidelitycollections.com	May 06 2024 23:16:00	Fidelity National Collections, 885 S Sawburg Ave - Ste 103, Alliance, OH 44601-5905
15632507	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 06 2024 23:16:07	Firstmark Services, PO Box 82522, Lincoln, NE 68501
15629924	+ Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 06 2024 23:16:07	FirstMark Services Trust, 121 South 13th St, Lincoln, NE 68508-1904
15629925	^ MEBN	May 06 2024 23:15:46	Freedom Mortgage Corp, 951 W Yamato Rd - Ste 175, Boca Raton, FL 33431-4444
15648198	+ Email/Text: Bankruptcy@Freedommortgage.com	May 06 2024 23:16:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15629927	+ EDI: IRS.COM	May 07 2024 03:19:00	IRS, Department of Tresury, PO Box 7346, Philadelphia, PA 19101-7346
15650954	EDI: JEFFERSONCAP.COM	May 07 2024 03:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15629928	EDI: JPMORGANCHASE	May 07 2024 03:19:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15637106	+ Email/Text: RASEBN@raslg.com	May 06 2024 23:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15629930	+ Email/Text: PBNCNotifications@peritussservices.com	May 06 2024 23:16:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
15644376	Email/PDF: resurgentbknotifications@resurgent.com	May 06 2024 23:19:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15629931	+ EDI: LENDNGCLUB	May 07 2024 03:19:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
15648440	+ EDI: LENDNGCLUB	May 07 2024 03:19:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15643815	+ Email/Text: bankruptcydpt@mcmcg.com	May 06 2024 23:16:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15650623	+ EDI: JEFFERSONCAP.COM	May 07 2024 03:19:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 06, 2024

Form ID: 309B

Total Noticed: 56

15629933	+ Email/Text: bnc@nordstrom.com	May 06 2024 23:16:14	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
15650589	EDI: PRA.COM	May 07 2024 03:19:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15636989	+ EDI: PENNDEPTREV	May 07 2024 03:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15636989	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 06 2024 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15629935	^ MEBN	May 06 2024 23:15:22	Prosper Marketplace Inc., 221 Main St, Suite 300, San Francisco, CA 94105-1909
15629937	+ Email/PDF: resurgentbknotifications@resurgent.com	May 06 2024 23:19:03	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15629939	+ EDI: SYNC	May 07 2024 03:19:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15629940	EDI: SYNC	May 07 2024 03:19:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15629941	+ EDI: SYNC	May 07 2024 03:19:00	SYNCB/Lowe's, PO Box 965005, Orlando, FL 32896-5005
15629942	+ EDI: SYNC	May 07 2024 03:19:00	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
15629943	+ EDI: Q3GTBI	May 07 2024 03:19:00	The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15629945	+ EDI: WFFC2	May 07 2024 03:19:00	WF Crd Svc, PO Box 14517, Des Moines, IA 50306-3517
15644469	EDI: WFFC2	May 07 2024 03:19:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15629929		Kayla Vicini, Address Unknown
15629938		Steven Diomatari, Address Unknown
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15637107	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 06, 2024

Form ID: 309B

Total Noticed: 56

Date: May 08, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2024 at the address(es) listed below:

Name	Email Address
Charles Laputka	on behalf of Debtor Amy Lynn Wagner claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com

TOTAL: 6